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Repairing of Spectacles and Eye-Glasses

Fine Steel Spectacles with best' periscopic lenses, reduced from \$1.50 Genuine Brazilian Pebbie Spectack) duced from \$2.50, Rubber Eye-Glasses, reduced from

Celluloid and Steel Eye-Glasses, J. KENDALL SMITH, 167 Market Street

BEWARK, N. J.

CLOCKS

TEWELRY

VOL. V. NO. 37. WHOLE NO. 245.

BLOOMFIELD, N. J., SATURDAY, DECEMBER 31, 1887.

TWO DOLLARS PER YEAR.

The Bloomfield Citizen.

A WEEKLY JOURNAL

and Home Reading PARID BY THE

111 Publishing Company, D. ESSEX COUNTY, N. J.

hee at Bloomfield as Second Class

ace en Broad St., near the Post Omce.

spirate in advance.

BLOOMFIELD BRIEF NOTES.

Lovers of good skating enjoyed emselves last Monday, in this vicinity. The pulpit of the Baptist Church will occupied on Sunday by the Rev. J. F. aldwell of Mac omb, Ill., who will preach oth morning and evening. All are corally invited to attend.

Olive Branch Lodge, No. 51, I. O. O. elected the following officers Monday ming : Noble Grand, W. H. Cook; Vicerand, John Rassoach; Recording Secreary, Engene Yearence; Secretary, Wm. Inflaman; Trersurer, C. M. Lockwood.

il Kearney Council No. 35, N. P. U. their last regular meeting elected the following named officers to serve one year from the 1st of January next. Presdent, Otto J. Shortau; Vice President Walter S. Carver; Sec'y Chas Schiener; Treas, Frank Hamann; Collector, Louis Johnson; Counsellor, John Simonson.

Bloomfield Council, No. 960, Royal Arcanum, will be visited on Thursday, Jan. all, by District Deputy Frank J. Griffith, who will install their Lewly elected officers. On that occasion the Council will throw wide open the doors and invite their wives and many friends to come and partike of their hospitality.

The children, grandchildren and a few friends of Mr. Charles Gilbert tendered him a surprise on Saturday, December 17, the occusion being the 72d year of his irth. After a handsome arm-chair had een presented to im, the evening passed very pleasantly. Numerous recitations, tel, were participated in by those pres-All left wishing him many years in which to enjoy the chair presented to him

The many friends of Mrs. Paulina Bruher and family, formerly of this place will be pleased to hear from them in their new ome, at Louisville Ky. They were, when residing here, active and earnest members of Westminster Church and when they left Bloomfield to make their homes the West left behind a host of friends. In their correspondence with some of these they write that they are very happy is their new home, that they are prosperand that all' their circumstances and surroundings tend to make them com-

A large and appreciative audie ace filled Park M. E. church to overflowing on Wed. nesday evening, the 28th inst Two large taristmas frees laden with toys, candies, apples and oranges delighted the hearts f the young, and the older persons preserd were made happy by being sharers in the lays of the little ones. Singing, recithe s and responsive readings served to make the hours pass swiftly. The presells, apart from the regulation box of cately and oranges, consisted of books, intograph albums and toys for the chilren, and gifts of various kinds for the tell hers and friends of the school. The and ease were much pleased to hear the the of one of our prominent business * men called who, being too modest to the forward was kindly and gently urged and encouraged by Superintendent Hubbell to come and receive a gift presented as a token of the high appreciation in which his efforts in behalf of church and Supply seriod are held. Superintendent Hill del afficiated as master of cerimonlesis replai manner and kindly acts contrithed largely to the pleasures of all who

were present. The Christmas entertainment for the Sanday School of the First Presbyterian Charen was intended to be a surprise as the particulars. It took place on Wedusing evening in the Sunday School tunen, which was well filled by the people of the church, great and small A platform had been erected across the west end of the foom, but there was no printed programmed. The lestivities opened with histringutal trio-plane, violin and After this the custains of the stage Were withelawn, disclosing a scene repreof the dominions of The "King of Noti, a contata that was then performed a part of the Sunday School. It proved to be a very interesting feature of the cutettahment and quite creditable to all who book part from the gentleman who led-odated the king down to the "little ols' whose sole duty was to-s'eep. Besides the cantata, there were very Mines realizations by Miss Miln, of l'assale which, with the singing and instrumental music, tent a pleasing variety to the occasion. The pastor of the church Was present and made a short address at the class, and Mr. T. H. Ward announced the different parts of the programme. To the contleman named and to the Su-Perintendent, Mr. Herbert Biddulph, and 16 Mrs. Ballantine especially, who arranged and directed the festivities, no little credit is due.

Annual Statement of the B. B. and L. Association.

The Bloomfield Building and Loan Asmakes a very satisfactory showing. The to be held January 9th. At this meeting a third series of stock will be opened, to afford new members an epportunity of cha e shares in the two series now

SECOND ANNUAL STATEMENT

		OTHER DE
	RECEIPT	19.
2	Balance, Jan. 1st, 1887,	\$155.29
	Dues	5,779,00
	Premiums	163.33
	Interest	400.09
3	Fines	54.85
	Advance Dues	8.00
*	Initiation Fees	31.00
J	**	\$6,
	DISBURSDMENTS.	

On Mortgage Loans \$5,300.00 Withdrawals 98.00 Exp-nses...... 104.95 Balance in Bank, 1,043.51

Bonds and Mortgages \$9,200.00 Furniture, Safe, Etc., 100.95 Due from Shareholders 19.00 Interest Due . Fines Due..... Premiums Due 1,043.51 Cash in Bank ...

LIABILITIES. Due Shareholders, 1st ... \$6,904.68 Series Due Shareholders, 2d Series..... 2,352.00 Pue on Mortgage. Due on Advance Paym'ts 8.00

\$10,397.01 Present value of each share, 1st Series, \$26.45 and 8-10ths. Present value of each share, 2d Series,

Our Building and Loan Association.

AN EXAMPLE OF ITS UTILITY. The annual statement of the Bloomfield Building and Loan Association, published this week, shows at a glance the advantages within reach of every thoughtfuf and thrifty person. By the systematic saving and investment of small amounts monthly, a man with even a very small income can easily secure through this as sociation a home of his own; or if he is already owner of a home, by becoming a member of the association he extends to others not so well situated aid in that respect, at the same time providing himself with an absolutely safe and extremely

profitable investment. The experience of the Bloomfield Building and Loan Association, in its two years existence clearly proves its value to the community and to individual members. It has already en bled persons to become possessors of homes without submitting to the considerable trouble, expense, delay and risks inevitable by the method of borrowing money, mortgaging and building in the old way. Its beneficial advantages will be more apparent as the years

For the information of those not fa miliar with the practical working of the Building Association, let us illustrate the mode of business by relating the experience of a mechanic who joined the association at its formation, two years ago. Mr. Smith (we adopt a fictitious name) came in as a member in January 1886, and subscribed for eight shares of stock. His first monthly payment was \$8 and he has paid in that amount regularly each month since. Soon after becoming a member, a building lot came to his notice which he proposed to buy with the view of improving it. The price was 1350. He had in bank about \$150 which he had already saved. He paid this upon the lot, and then asked for a toan from the association to complete the purchase. The directors authorized and made a loan of dispensor of the good things and \$200 to Mr. Smith, taking as security a mortgage upon his lot. He continues his regular payments at \$8 monthly into the treasury of the Association together with interest upon the loan at 6 per cent.

In October last his lot was virtually paid for, and he was ready to commence erecting a house. He applied for a new loan of \$1400 dollars, which the Association granted, and as the work of the builder proceeded, payments were advanced, a mortgage for \$1600 having been given by Mr. Smith and the small one for \$200 canceled. He will move into his new house the first of the year. This will relieve him from paying rent (\$12 per month) instead of which he will pay less than \$100 per year interest upon his loan or only \$8 per month for a better home. He continues to pay \$8 monthly into the Association fund, but these payments operate as regular instalments upon the principal of his loon, and at the same time yield him a profit derived from the earnings of the Association, in which he participates, and which profits constantly tend to reduce the amount of his indebtedness. His stock steadily increases in value, and each share will attain its maximum value of \$200 in a considerably shorter period than the 16 years and 8 mon hs that would be required if the Association realized no profits. Probably in less than eleven years (by which time he will have paid on his eight shares \$1056) the series of stock he is in will have

having in the time stated paid a loan of \$1600 with \$1056, and during eight or nine years has owned and occupied a house at from 25 to 50 per cent less than he could rent as good a one for, and for the

have nothing more to pay.

suciation have issued their Second Annual report, which will be found below. It annual meeting, to elect officers, etc., is joining without being obliged to pay the consideracle sum now required to pur-

pur-	to and obtain at one
run-	time \$200 for each share taken, the diffe
1	ence between classes being that the bo rower may get his \$200 soon after h
Г.	begins payments, while the non-borrowe
- 1	may wait for his until the investment
1	and profits of the Association make th
	shares of that series worth \$20); then
	is paid to him. When, for example, 50
	members have paid in, at one meetin
	\$500, each is equitably entitled to his par
: 00	of that money, but generally only a fe
	are in want of money at that time as bo
1.55	rowers, and as each of these has the sam
	right to it, the preference is settled b
2	the President offering the money to loa
	at auction—the member willing to bid th
1.11	highest premium for \$500 obtaining it
	providing his security is ample. The
1.56	premium paid for loans in this A socia
1.00	tion have ranged from 2 to 5 per cent, (I
100	has been proved that it is cheaper to pa even 25 per cent premium in an associa
1	tion, than to pay a "bonus" of 5 per cent
	in ordinary mortgage loans.) These pre

Association. An investor in the Bloomfield Building and Loan Associa ion, if he so desites, can withdraw at any time and obtain the "surrender value" of his shares, which is in that cas fully as much as his money would bring him invested in savings bank.

Another advantage peculiar to the Association is that temporary loans are made upon one's rtock to the extent of 75 per cent, for which he pays simple interest while he keeps the money. In this way, in emergencies, a member has the use of the money he has paid in without losing his interest in the earnings of the Association.

The whole business is based upon principles of thrift and economy, joined with the co-operative feature of uniting small investors and borrowers under a safe and conservative management.

Absolute security is guaranteed, since ample bonds are furnished by the officers to protect the Association until the funds are secured by real estate mortgage, and this security, it will be seen, improves every month, by reason of the constant increase in value of the stock which is also pledged as collateral. The Association is virtually a mutual banking company, differing from ordinary banks in that a "run" upon it is impossible, as the depositors and stockholders are iden-

Postponement.

Owing to the severe illness of the Rev Dr. Kennedy, it is thought best to postpone the Tableau Exhibition (advertised to be held at Library Hall, December 31, 1887) until later in the season, date to be hereafter announced. All tickets previous'y issued for this entertainment will be

BY ORDER OF THE COMMITTEE Bloomfield, Dec, 28, 1887.

Recent Deaths.

-The death of Dr. Duncan Kennedy former pastor of Westminster Church, oc curred yesterday morning. His funeral will take place on Monday afternoon.

-The remains of the late Mrs. Gertrude Howell were brought to Bloomfield Cemetery for interment on Thorsday last.

-James Powers, a well-known resident of the town, died at his home on Bloom field avenue, on Tuesday evening. The funeral services were held on Friday morning. The remains were interred in the Catholic Cemetery.

-Mr. Daniel V. Thomas died on Tuesday at his residence in Bay Ridge, N Y. having been ill but a few days with inflamation of the bowels. He was a very promsing young man, a salesman in Henry Lindenmeyr's warehouse. His funeral took place yesterday afternoon, at the home of his father, Mr. George Thomas. ----

Glen Ridge.

-The second meeting of the Glen Ridge Whist Club was held at Mrs. Genin's, on Ridgewood avenue, Friday evening, Dec. It was a very enjoyable event Among those present were Mr. and Mrs. Belloni, Mr. and Mrs. Tower, Mr. and Mrs. Root, Mr. and Mrs. Nivens, the Misses Puffer, Mr. and Miss Ea l, Miss Jones, Mr. 'albot Root, Mr. Davis, Mr. Dodd, and Mr. Hines.

-A new time-table will go into effect on he Bloomfield Branch of the D. L. & W. R. R. immediately after January 1st.

-Tucker Peoples, Esq., of Glen Ridge, is now visiting his relatives at Norfolk, Va.

-On last Wednesday evening the following were elected officers of Excelsion Lodge, K. of H., for the ensuing year, Past Dictator, L. B. Clapper; Dictator, E. W. Chifterling; Vice Dictator, John Bland; Ass't. Dictator, C. F. Farrand; R-porter, Willis H. Cadmus; F. R., C. L. Vorhees; Treas., G. M. Cadmus; Chaplain, E. B. Corby; Gnide, J.U. Delhagen; Guardian, T. B. Mitchell; Sen., H. J. Paxton: Representative to Grand Lodge, G. M. Cadmus; alternate, W. H. Dodd: reached \$200 in value, in which event his Trustees, C. M. Robotham, J. V. Smith; mortgage of \$1600 will be cancelled, he | Martin Hummel.

Mr. Dodd and His Employees. THEY ADJUST A "DIFFERENCE" OF TWEN-TY YEARS' STANDING.

One of the pleasantest incidents of the holiday season in Bloomfield occurred at future will have it free of all debt and so the old established and extensive carriage building works of N. Harvey Dodd, on An Association of this kind, it will be Bloomfield avenue, last Saturday afterseen, is composed of two classes-bornoon. Mr. Dodd, upon his return from rowers and investors, though in actual Newark, where he usually goes on Saturpractice each member is an investor. All day, proceeded to pay off his employees become entitled to and obtain at some at 5 o'clock and when he had finished the men seemed disposed to linger about the office and wood-working room, which had been cleared up with nore than usual care for Saturday night. One of the number, Mr. Thomas W. Smith, steppe ! forward and addressing Mr. Dodd, said in rather serious manner, that there was some trouble between employee and employer that they thought must be settled before the year closed. "It was the proper time 'he said " for an adjustment of past grievances. ' The genial employer who had never dreamt it possible for a strike, or anything of the kind to occur in his establishment, was taken completely by surprise, and when it turned out to be a presentation speech and the placing in his hands of a magnificent goldheaded cane, he could only say: "Boys there are times when the heart is too full for utterance; I can only say I thank you." The event was witnessed by but few others than those immediately connected with the place. Mr. Theodore Osmiums, with the occasional fines for born now assistant street commissioner, in delinquent payments and the interest Newark, and engaged years ago as carupon loans, constitute the earnings of the riage trimmer for Mr. Dodd was present, and Mr. William S. Clark, foreman at the Quimby carriage works, formerly with Mr. Dodd, sent his regrets at not being able to be present. When the happy idea of procuring the cane was made known to his fellow workmen by one of them there was a spontaneous rea fness of each to contribute that speke volumes in praise of Mr. Dodd as an employer. A citizen who can carry on a manufacturing busi-

Y. M. C. A. Notes.

the "labor problem."

ress for thirty years, and at the end of

that time have no enemies among his

former or present workmen, is to be con-

gratulated as a successful business man,

and one who has gone far toward solving

-The Woman's Auxiliary have recent y purchased a fine supply of dishes to be used at the receptions of the Association. They are especially elated, however, by the gift of Mr. James Davison of eight handsome, decorated bread-plates. -A gentleman's kid glove was found on

the street near the rooms, and handed to the General Secretary. It is about a No. 7. Dent's make, terracotta color. Owner can call for same. -John Sanderson will lead the meeting

at 4 o'clock Sunday afternoon at the -It is hoped that the members of the

Association will arrange to spend considerable time at the rooms on Monday, as no one can receive and welcome their particular friends as well as themselves. Visitors will appreciate it, too.

-The anniversary exercises will probably be held Wednesday evening, January

-January 11th is the third of the Association's course of entertainments. Pearsall, the Mrs. Camp-Miss Davis-Messrs. Kloser-Brucklos quartette, and German Students' Glee Club. -The arrangements for the open house

New Year's Day are now about complete, and will prove to be all that is expected by those who call. The Woman's Auxiliary will assist the young men in receiving and also serve refreshments. The hours will be from 2 until 10 o'clock P. M. It is hoped no one will wait for a special invitation, but that all ladies and gentlemen will accept of the general 'invite" and at tend. It is a new feature in Bloomfield but will doubtless prove a pleasant one. To those who have never visited the rooms this will be a good opportunity to

Westminster Church was crowded Tuesday evening on the occasion of the Christmas celebration. A very beautiful Christmas tree was arranged. The Euterpean Society entertained the assemblage with music.

-The fair for the benefit of the Church of the Sacred Heart has thus far proved very successful. In the voting contests Miss Josephene Cullen won the diamond ring, and Foreman Foster, of Active Hose. won the firemen's badge.

MONEY! MONEY! and on all finds of tersonal pr perty without removal. All dealings strictly confidential Address J. WHITFIELD & CO., P. O. Box 30, Bloom-

Case, in good condition. Price \$60. John D. Becker, opposite D. L. & W. depot, Mont-

THOMAS W. LANGSTROTH, Patent Locks, Latches and Bells

ELECTRIC SUPPLIES. Burglan Alarms, Annunciators,

HOUSE, OFFICE, FACTORY BELLS and SPEAK ING PIPE PUT IN. ELECTRIC GAS-LIGHTING, Sole Agent for the EUREKA BELL, The only Bell giving the same result as the Elec

tric without the use of a battery. Can be applied to any front door pull. ESTIMATES GIVEN. 4 Mechanic Street.



BUSINESS NOTICES.

ot which will be given through the papers.

es, in C and D widths, only \$1.25. Children's spring heel, kid and pebble grain, ly 50 cents; sizes 6 to 11. isses' glazed button k d and pebble boots, only sizes il to 2. Ladies Waub enphast shoes in a dozen varieties, from \$2.75 to \$5. Ladies we have the largest variety of footwear to select m of any store in the Stat - rom the lower

TAYLOR & WILLIAMS. irst shoe store above Broad street.

Special Notice to Ladies and Gentlemen

\$8.00; Former Price \$10.00.

All made singly by hand. No fa tory or team work, and gotten up by a First-class, Skilled Cutter. I guarantee a Fit in every case, or will not let the customer take the Shoes. These prices

GARRABRANT.

AT THE HOLIDAY BAZAR

sold at 9 c-same Cards are retailed in New York for \$2.50. This is the same rule by which all their prices are marked. An endless variety of Cards and Novelties, all this year's styles, rom 5c up to 99c. The Ano Kato attracts great

charge the choice of a number of Engraving Prints No extra charge made for the frame. BINET PHOTOGRAPHS. One dozen of Fredbe t cabinet photos for \$4, or one dozen stwick's best cabinet photos for \$3 can be by pu. chasing a ticket at C. Cooper's Pictur-Frame Store, on payment of \$1 for the former and 50c for the latter, balance pays at time of sitting NEW MOULDINGS. Te fall a d winter samdes of p cture frame mouldings comprise many Lutiful pattern- in ornament doak. I renze and (all and s e them at ... COOPER's st re. NDOW SHADES A full line of window shade naterial has been put in stock by C. Cooper. Hol-Shades complete, with fringe and Hartshorn

urglar a arn s and speaking tubes put in by C. COOPER, road Street, Opp. Post Office, Bloomfield, N. J.

Groceries, Provisions,

Kerosene Oil. First Quality, 150 test; only 12 cents per gal. Try it. This is the best oil in

House and Lot For Sale. One of the Cheapest Places to be Found

Will bring Twelve Per Cent. to Rent Again. use contains 9 rooms besides bath room. arge attic and cellar with furnac that hears the whole to perfection. Was built this spring by the day for the owner to live in. Is doubly sheathed and warm, is 2 min tes from steam and horse-Cost over \$3400; will well for \$3150; \$1800 au remain. Inquire of MOORE & HAYES,

Bloomfield Savings Institution. Interest at the rate of (3) three per cent per anof January, 1888, for the thre months and the six m nths then ending, on all sums of five dollars and upwards, which interest, if not withdrawn,

will bear interest from the first. THOS. C. DODD. loomfield, Decem er 10, 1887.

Pure Drugs, Chemicals, Tollet Articles, &c

PHARMACIST BROAD STREET,

SPECIAL ATTENTION GIVEN To the Accurate Compounding of Physicians' Pro

scriptions. ATTENDANCE ON SUNDAYS: From 9 A. M. to 1 P. M. From 3 to 6 P. M. An

MISS HENRIETTA NORTHALL'S School for Boys and Girls.

BROAD SIREET. Opposite the Park, BLOOMFIELD.

A desirable plot of Land on West side of Bloom posite the Berkeley School, 75 by 184. Will be sold on tavorable terms for improvement. W. D. CARTER, . 800 Broad St., Newark, N. J.

PHILIP KOPPEL.

BLOOMFIELD, NEW JERSEY.

Eg-We have 8000 pairs of shoes damaged by fire, ster and smoke, which we have concluded not to on sale until after the Holidays, as we do not We have placed these goods in the second story four building, and will not put them in our fore until about the first week in January, noor this week we have a few special lots of shoes

very low prices. Ladies' kid fexed button boots, worked button

No. 157 Market street, Neus k.

On and after this date I will make TO ORDER e Finest Quality of Gents' Button, Congress and

e SHOES at the uniform price of adies' Finest Quality French Kid, all styles, \$7.00; tormer price \$9.00. Ladies' Kid Top Foxed and all Dongola, plain or with patent tips, \$6.00;

No. 885 Broad Street, NEWARK

osite this Office, Christmas Cards are being

Fall Announcement. PREE OF CHARGE. C. Cooper offers free of

ELCTRIC BELLS. Electr c door and call bells

THOMAS P. DAY

Corner Montgomery and Orchard Sts.

Flour, Feed & Grain,

Real Es ate Agents.

be added to the princi; al and the whole will e on or betore the tuird day of January, 1888

GEORGE M. WOOD,

For Sale.

MERCHANT TAILOR BROAD STREET,

Dyeing, Scouring and Repairing.

DIAMONDS J. W. BRERETON

Glenwood Avenue,

Fine

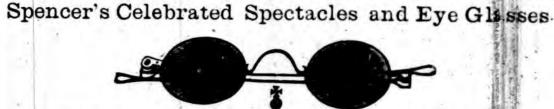
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And

30 Maiden Lane.

Bloomfield N. J.

FINE WATCHES CLEANED AND ADJUSTED. FRENCH CLOCKS CLEANED A D REPAIRED



JOHN P. DAVIS & CO.

755 Broad Street. Newark.

HOLIDAY SALE

Elegant gold and silver mounted SILK UMEREL-LAS; Silk Mufflers and H'dkfs.

Embroidered H'dkfs. DRESS PATTERNS

Duchess Lace H'dkfs, Span, Guipure & Hand-run Scarfs & Fichus.

GOSSAMER WATERPROOFS, Etc.

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JNO. P. DAVIS & CO., 755 BROAD ST., Newark. JOHN H. TAYLOR.

Practical Plumber and Gas Fitter.

Tin. Sheet Iron and Copper Work in all its Branches. Sanitary Ventilation and House Drainage a Specialty. First-Class Stock of Tinware, Hardware, Garden Tools Lawn Mowers, Etc. Brick Set & Portable Ranges.

Agent in Bloomfield for the sale of Boynton Furnace Co's

City Water Put In At Short Notice. Personal Inspection Given to Defective Plumbing. JOHN H. TAYLOR

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Bloomfield Centre.

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Post Office Address, Box 362, Bloomfield. Building Contracts Taken. Old Buildings

Remodeled and Removed. ESTIMATES CHEERFULLY FURNISHED.

R. M. STILES,

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FLOUR, FEED, GRAIN, HAY, ETC. Parties buying by the quantity will save Money by calling at the store of

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D. ACKERMAN Plumber, Steam and Gas

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Portable and Brick-set FURNACES. STOVES, RANGES & HEATERS. Only first-class work done. Jobbing promptly attended to. Estimates theerfully

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